

## UOB Fixed Deposit Plus – Series 5 (NZD)

### Return Tracker

Starting Level on 31 Mar 2004: 100%

Quarter	Period	Basket** Highest Level	Date	Return = Basket Highest Closing Level - 100%	Return/12 x 38%
1	1 Apr 04 to 30 Jun 04	102.0390%	12-Apr-04	2.0390%	0.06457%
2	1 Jul 04 to 30 Sep 04	99.9582%	21-Sep-04	-0.0418%	-0.00132%
3	1 Oct 04 to 31 Dec 04	106.6927%	31-Dec-04	6.6927%	0.21194%
4	1 Jan 05 to 31 Mar 05	109.4285%	04-Mar-05	9.4285%	0.29857%
5	1 Apr 05 to 30 Jun 05	107.8002%	22-Jun-05	7.8002%	0.24701%
6	1 Jul 05 to 30 Sep 05	111.1804%	11-Aug-05	11.1804%	0.35404%
7	1 Oct 05 to 31 Dec 05	112.8329%	23-Dec-05	12.8329%	0.40638%
8	1 Jan 06 to 31 Mar 06	116.8385%	16-Jan-06	16.8385%	0.53322%
9	1 Apr 06 to 30 Jun 06	123.3963%	08-May-06	23.3963%	0.74088%
10	1 Jul 06 to 30 Sep 06	123.3201%	28-Sep-06	23.3201%	0.73847%
11	1 Oct 06 to 31 Dec 06	133.8577%	28-Dec-06	33.8577%	1.07216%
12	1 Jan 07 to 26 Mar 07	134.9335%	2-Jan-07	34.9335%	1.10623%
				<b>Average Quarterly Basket Return</b>	<b>15.1898%</b>
				<b>PR x Average Quarterly Basket Return</b>	<b>5.7721%</b>

Maturity Bonus Interest = Max (0, PR × Average Quarterly Basket Return – 10.6%)  
 = Max (0, 0.38 × 15.1898% – 10.6%)  
 = Max (0, 5.7721% – 10.6%)  
 = Max (0, -4.8279%) = 0 (floored at 0)